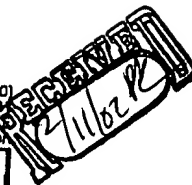


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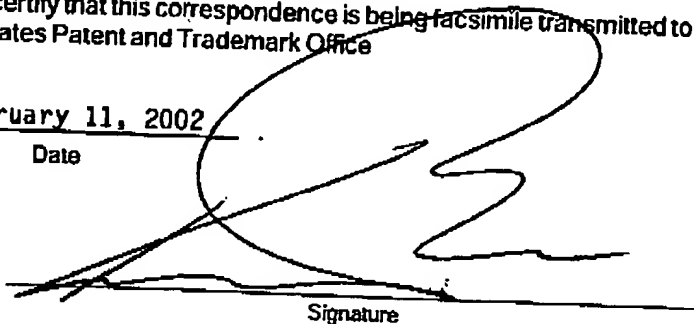
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Appln. No.: 09/259,619 Examiner J. Rossi
Filed: March 1, 1999
Title: Internet Based Payment System

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